Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Dynasty	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Wheaton	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Middle Harrie	widule name
		Last name	Last name
3.	Only the last 4 digits of		
3.	your Social Security	XXX - XX - <u>7422</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

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Dynasty Wheaton Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 4917 W Cortez St Number Street Number Street Chicago IL 60651 City State ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

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Case Number (if known)

	First Name	Middle Name		Last Name				
Pa	Tell the Court About You	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chap			3	9		
	under	☐ Chap						
			☐ Chapter 12					
		■ Chap	ter 13					
8.	How you will pay the fee	local yours subm	Il pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee rself, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.					
					-	oose this option, sign and attac		
		I requ By la less t pay t	uest that my w, a judge n han 150% o ne fee in ins	fee be waived (nay, but is not re of the official pov tallments). If you	You may requested to, waiverty line that a choose this controller.	e in Installments (Official Form est this option only if you are fill be your fee, and may do so onl pplies to your family size and you potion, you must fill out the App	ing for Chapter 7. y if your income is ou are unable to	
		Спар	iter / i iiing i	- ee waweu (On		B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	☐ No ■ Yes.	District ILN	BKE	When	03/21/2017 Case Number	17-08867	
						MM / DD / YYYY		
			District Nor	ne	When	Case Number		
			District		When	Case Number MM / DD / YYYY		
10.		■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor			Relationship to you _		
	not filing this case with you, or by a business parter, or by affiliate?					Case Number, if kn		
	unnate.		Debtor			Relationship to you _		
			District		When	Case Number, if kn	own	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. G	ndlord obtained an	, ,	ent against you and do you want to	, ,	

Dynasty

Debtor 1

Dynasty Document Wheaton

Debtor 1

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Case Number (if known)

	First Name	Middle Name	Last Name				
Pa	t 3: Report About Any Busin	esses You Owi	n as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it	Ill- or part-time Service of Pyrietorship is a service of purietorship is a service of purietorship is a service of business, if any Name of business, if any Name of business, if any Name of business, if any Number Street					
	to this petition.		City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropria: balance si document No. I No. I Yes.	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set propriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent unce sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these unments do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Pa	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	■ No.	What is the hazard? If immediate attention is needed, why is it needed? Where is the property?				
			Number Street City State ZIP Code				

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Document

Dynasty

Case Number (if known) _

Desc Main

Part 5:

Debtor 1

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fill You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

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Dehtor	1	

Dynasty

Middle Nam

Last Name

Case Number (if known)

Pa	rt 6: Answer These Questions	s for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		16b. Are your debts prim	narily business debts? Business debts are during investment or through the operation of the bus	-			
		No. Go to line 16c. ☐Yes. Go to line 17.					
		16c. State the type of debts	you owe that are not consumer debts or busine	ss debts.			
17.	Are you filing under Chapter 7?	No. I am not filing und	der Chapter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□No. S □Yes. the					
18.	How many creditors do	1-49	1,000-5,000	25,001-50,000			
	you estimate that you	□ 50-99	5 ,001-10,000	5 0,001-100,000			
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20.	How much do you	□ \$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
20.	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
Pa	rt 7: Sign Below						
For	you	I have examined this petition, correct.	, and I declare under penalty of perjury that the	information provided is true and			
			Chapter 7, I am aware that I may proceed, if eliee. I understand the relief available under each c	= · · · · · · · · · · · · · · · · · · ·			
			and I did not pay or agree to pay someone who ed and read the notice required by 11 U.S.C. § 3				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Dynasty Whea		gnature of Debtor 2			
		5		_			
Executed on							

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Debtor 1	Dynasty L		Wheaton	Case Number (if known)	
	First Name	Middle Name	Last Name		

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Lizette Villegas	Date	Date: 08/30/2017 MM / DD / YYYY	
Signature of Attorney for Debtor	Date		
Lizette Villegas			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email add	dressndil@geracilaw	.com
6313133	IL		
Bar number	State		

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Fill in this in	nformation to iden			
Debtor 1	Dynasty		Wheaton	
	First Name	Middle Name	Last Name	-
Debtor 2				.
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e <i>A/B: Property</i> (Official Form 106A/B) y line 55, Total real estate, from <i>Schedule A/B</i>	\$0
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 4,307
1c. Copy	y line 63, Total of all property on Schedule A/B	\$ 4,307
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$59,555
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,244.33
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,034.00

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Case Number (if known) _

Debtor 1 Dynasty Dynasty Dynasty Pirst Name Middle Name Last Name Page 9 of

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 1,703.15						
9. Copy the							
	art 4 of Schedule E/F, copy the following: estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	9d. Student loans. (Copy line 6f.) \$_0.00						
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) $$0.00$						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota l	9g. Total. Add lines 9a through 9f. \$_0.00						

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 60				
Debtor 1	Dynasty		Wheaton					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>					
Case Number			(State)			С	heck if this is a	an
(If known)						ar	mended filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty						12/15
eategory where esponsible for pages, write you Part 1:	you think it fits supplying correur name and cas	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two m ce is needed, attach a separa		both are equally	у		
2. Add the dol	lar value of the p	-	our entries fro Part 1, includir		>			#0.00
you nave at	tucined for i dire	. Wite that hamber here .						\$0.00
Part 2:	Describe Your Vel	nicles						
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes. Variables: No. Yes.	Describe Describe Describe Describe Describe Describe Describe Describe	Pontiac G6 2005 age: 156,000 with over 156,000 homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commit instructions) creational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	Do not deduct set the amount of an	ny secured cla Have Claims S of the	or exemptions. Priaims on Schedule Secured by Proper Current value of portion you ow	D: ty of the
5. Add the dol	lar value of the p		our entries fro Part 2, includir					\$ 816.00
you have at	tached for Part 2	2. Write that number here .		>				
Part 3:	Describe Your Per	sonal and Household Items						
Do you own or	have any legal	or equitable interest in any	of the following items?			por i Do r	rent value of th tion you own? not deduct secured cemptions	
Examples:		nishings urniture, linens, china, kitchenwa	are					
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$1,	500	\$	<u>1,500.0</u> 0

Official Form 106A/B Record # 749145 Schedule A/B: Property Page 1 of 6

	First Nan	ne	Middle Name	Last Name	еп	Paye 11	1 01 00					
07	Electronics											
07.	Examples:	Televisions and ra	dios; audio, video, stereo, an including cell phones, came			nters, scanners; m	nusic					
	Yes.	Describe	Flat screen TV, DVD playe phone	r, gaming system, stere	∍o, tablet, co	omputer, printer, m	nusic collection, cel	11 .	\$1,500		\$	1,500.00
08.	Collectibles	s of value										
			nes; paintings, prints, or othe collections; other collections,			art objects;						
	Yes.	Describe										0.00
09.	Examples: S		hobbies nic, exercise, and other hobbinusical instruments	y equipment; bicycles,	pool tables,	golf clubs, skis; ca	anoes				\$	0.00
	Yes.	Describe									_	
10.	Firearms Examples: F	Pistols, rifles, shot	guns, ammunition, and relate	d equipment							\$	0.00
	Yes.	Describe										
	_										\$	0.00
11.	No.		furs, leather coats, designer	wear, shoes, accessori	es							
	Yes.	Describe	Everyday clothes, shoes, a	ccessories					\$300			
12.	gold, silver		costume jewelry, engagemer	nt rings, wedding rings,	heirloom jev	welry, watches, ge	ems,				\$	300.00
	Yes.	Describe	Everyday jewelry, costume	jewelry					\$150		\$	150.00
13.	Non-farm a	nimals Dogs, cats, birds, h	norses									
	No.	Jogs, cats, birds, i	lorses									
	Yes.	Describe									•	0.00
14.	Any other p	personal and ho	busehold items you did r	not already list, incl	uding any	health aids you	u did not list				\$	0.00
	Yes.	Describe	Books, CDs, DVDs & Fami	ly Photos					\$40		\$	40.00
15.	Add the dol	lar value of all	of your entries from Part	3, including any e	ntries for p	pages you have	attached					\$3,490.00
	for Part 3. V	Write that numb	er here					>				ψυ,του.υυ
P	art 4: D	escribe Your Fin	ancial Assets									
Do	you own or	have any legal	or equitable interest in a	any of the following]?					Current value portion you Do not deduct or exemption	u own? ct secure	
16.	Cash Examples: No.	Money you have in	your wallet, in your home, ir	ı a safe deposit box, ar	าd on hand ง	when you file your	petition					

0.00

Yes. Describe.....

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Debtor 1 Document Last Name First Name Middle Name

17.	Deposits of	f money			
	Examples: (Checking, savings,	, or other financial accounts; certific	cates of deposit; shares in credit unions, brokerage houses,	
	and other si	milar institutions. I	f you have multiple accounts with the	he same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
	163.	Describe	Other financial account		f 1.00
			Other illiancial account	Pre-paid debit card with Global Cash Card	\$1.00
					\$ <u>1.0</u> 0
18.	Bonds, mu	tual funds, or p	ublicly traded stocks		
		-	ment accounts with brokerage firms	s, money market accounts	
	No.			· · · · · · · · · · · · · · · · · · ·	
	110.				
	Yes.	Describe	Institution or issuer name:		
					\$0.00
19.	Non-public	ly traded stock	and interests in incorporated	I and unincorporated businesses, including an interest in	
	No.	•	·	, ,	
	=				
	Yes.	Describe	Name of Entity and Percent of	f Ownership:	
					\$ <u> </u>
20.	Governmen	nt and corporate	e bonds and other negotiable	and non-negotiable instruments	
		-	-	ss, promissory notes, and money orders.	
	-			neone by signing or delivering them.	
	_ `	able inotramente a	to those you cannot transfer to some	toolic by digning of delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$ 0.00
21.	Retirement	or pension acc	counts		
		-		savings accounts, or other pension or profit-sharing plans	
	No.		,	saming accounts, or other periods or profit ordaining plants	
	LINO.				
	Yes.	Describe	Type of account and Institution	n name:	
			401(k) or similar plan	With employer	\$ Unknown
					\$ 0.00
					\$ 0.00
22.	=	posits and pre	· ·		
	Your share	of all unused depo	osits you have made so that you ma	ay continue service or use from a company	
	Examples: A	Agreements with la	andlords, prepaid rent, public utilities	es (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individual:		
	163.	Describe	mondation name of marriaga.		\$ 0.00
					\$0.0
23.	Annuities (A contract for a	periodic payment of money t	to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description:		
	163.	Describe	locaci name ana accomption.		\$ 0.00
					\$0.00
24.			- · · · · · · · · · · · · · · · · · · ·	ed ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):	
	163.	Describe	montation name and decomption	on coparatory me the records of any interested in 5.0.0. 3 52 1(0).	
	_				\$0.00
25.	Trusts, equ	itable or future	interests in property (other th	han anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			1
	163.	Describe			
	_				\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and othe	er intellectual property	
	Examples: I	nternet domain na	imes, websites, proceeds from roya	alties and licensing agreements	
	No.				
	Yes.	Describe			1
	L res.	Describe			
					\$0.00
27.			other general intangibles		
	Examples: E	Building permits, e	xclusive licenses, cooperative asso	ociation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
	☐ 1 C 3.	บธอบเทธ			
					\$ 0.00

Case 17-26010 Dynasty Debtor 1

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0.00

Describe.....

·U	DUC I	Document
		Document
Mama		Last Name

First Name Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Describe..... Yes. 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1.00 for Part 4. Write that number here--> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No.

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 17-26010 Doc 1

63. Total of all property on Schedule A/B. Add line 55 + line 62

Desc Main

\$4,307.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$816.00 56. Part 2: Total vehicles, line 5 \$ 3,490.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 1.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$4,307.00 \$4,307.00 62. Total personal property. Add lines 56 through 61.

Official Form 106A/B Record # 749145 Page 6 of 6 Schedule A/B: Property

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Dynasty		Wheaton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	one only, even if your spe	ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2005 Pontiac G6 with over 156,000 miles.	_{\$_} 816	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,500		735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, DVD player, gaming system, stereo, tablet, computer, printer, music collection,	\$_ 1,500		735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	cell phone		100% of fair market value, up to any applicable statutory limit	
Brief	Everyday clothes, shoes,			735 ILCS 5/12-1001(a),(e) - \$300.00
description:	accessories	\$_300	\$	
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 749145	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Dynasty

First Name

Document

Middle Name

Last Name

Page 17 of 60 Case Number (if known)

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>150</u>	\$	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Books, CDs, DVDs & Family Photos	\$_ 40	 \$	735 ILCS 5/12-1001(a) - \$40.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Pre-paid debit card with Global Cash Card,	\$_1	\$	735 ILCS 5/12-1001(b) - \$1.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, With employer, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
No	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by th	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
□No	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	

Fill in this in	Caso 17 o		Filed 09/20/17	Entered 08 8 of 6	3/30/17 12:23	3:16	Desc Main	
Debtor 1	Dynasty	y your outor.	Wheaton	8 01 6	30			
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Case Numbe (If known)		e: <u>NORTHERN</u> District of	ILLINOIS(State)				Check if this	
Schedule	Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property							
information. If	more space is neede	ssible. If two married peopled, copy the Additional Page and case number (if known)	e, fill it out, number the er				у	
_ ′		ecured by your property?						
_	heck this box and sub ill in all of the informa	omit this form to the court with tion below.	n your other schedules. Yo	ou have nothing else	e to report on this for	m.		
Part 1:	List All Secured Clain	ns						
for each o	claim. If more than or	editor has more than one sec ne creditor has a particular cla aims in alphabetical order ac	aim, list the other creditors	in Part 2.	Column A Amount o Do not ded value of co	of claim luct the	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

		Caso 17 26010		L Eilad	09/20/17	Entor		2:23:16	Desc Main	
FIII I	n this inf	formation to identify your case	:				9 of 60			
Debt	tor 1	Dynasty			Wheaton					
		First Name Mid	Idle Name		Last Name					
Debt	tor 2 se, if filing)	First Name Mid	Idle Name		Last Name					
(Орой.	sc, ii iiiiig)	The Name wild	idic Name		Last Name					
Unite	ed States I	Bankruptcy Court for the : <u>NORTH</u>	<u>IERN</u> Dist	rict of <u>ILLINOI</u>	S(State)				□ a	
	e Number _.									this is an
		100F/F							amended	ı illing
JITIC	iai Fo	orm 106E/F								12/15
e as clist the A/B: Pro reditor	omplete other pa operty (C rs with pa , copy th iny additi	E/F: Creditors Who and accurate as possible. Use arty to any executory contracts Official Form 106A/B) and on So artially secured claims that are e Part you need, fill it out, num ional pages, write your name a ist All of Your PRIORITY Unsecu	Part 1 for of or unexpire chedule G: a listed in Suber the endeduced in Control of the control o	creditors with red leases that Executory Control of the Schedule D: Control of the book the control of the cont	n PRIORITY claims at could result in a ontracts and Une reditors Who Hav oxes on the left. A	s and Part a claim. Als expired Leave Claims S	so list executory contra ses (Official Form 1066 Secured by Property. If	acts on <i>Schedul</i> G). Do not inclu- more space is	le	
1. Do	any cred	litors have priority unsecured	claims aga	inst you?						
	No. Go	to Part 2.								
	Yes.									
nor uns	npriority a secured o	listed, identify what type of claim amounts. As much as possible, I claims, fill out the Continuation F lanation of each type of claim, so	list the clair Page of Par	ns in alphabe t 1. If more th	tical order accordir an one creditor hol	ng to the crolled	editor's name. If you ha ular claim, list the other	ve more than two	o priority	Nonpriority
				_					amount	amount
Part	2:	ist All of Your NONPRIORITY Un	secured Cla	aims						
3. Do	any cred	litors have nonpriority unsecu	red claims	against you?						
	No. You	u have nothing to report in this p	art. Submi	it this form to t	he court with your	r other sche	dules.			
	Yes.									
nor	npriority u luded in F	our nonpriority unsecured clair unsecured claim, list the creditor Part 1. If more than one creditor ut the Continuation Page of Part	separately holds a pa	for each clair	m. For each claim	listed, iden	tify what type of claim it	is. Do not list cla	aims already	
	ASHRO			4 . 11 . 14	.	7422				Total claim \$ 278.00
4.1	Creditor's N		_ '	Last 4 digits o	f account number					Ψ <u>270.00</u>
	1112 7T		_ '	When was the	debt incurred?	2013	-2014			
	Number	Street		A 64b d - 4 -			I III a Cara a I			
			– <u>'</u>	Contingent	you file, the claim	is: Check a	і тпат арріу.			
	Monroe	WI 53566	_	Unliquidated	l					
w	City /ho owes	State Zip Coot the debt? Check one.	de [Disputed						
	Debtor 1	only								
Ļ	Debtor 2	•		Ť	RIORITY unsecured	ed claim:				
Ļ	=	and Debtor 2 only	Ļ	Student loar			and an alternative			
Ļ	=	one of the debtors and another	L	_	arising out of a separ	-	nent or alvorce			
L	_	if this claim relates to a mity debt	Г		not report as priority nsion or profit-sharing		other similar debts			
Is		n subject to offest?			F. 2 5	5 p , a.i.a .				
	No			Other. Spec	ify Credit Card o	or Credit Us	se			
L	Yes			*						

Debtor 1	Dynasty	Case 17-26010	Doc 1		Entered 08/30/17 12:23:16 Page 20 of 60 Case Number (if known)	
	First Name	Middle Name	•	Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	aims - Continua	ation Page		
After listi	ng any ei	ntries on this page, number	them beginnir	ng with 4.4, followed by 4.5	i, and so forth.	
1 40 1 4	T&T		1 00	t 4 digita of account numbe	. 7422	

After listing any entries on this page, n	number them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2 AT&T	Last 4 digits of account number 7422	<u>\$ 400.00</u>
Creditor's Name		
208 S Akard St	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Dallas TX	75202 Contingent	
	Unliquidated	
City State Who owes the debt? Check one.	e Zip Code Disputed	
Debtor 1 only	_	
	Time of NONDRIODITY in account delains.	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and anot	ther Dbligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyUtility Bills/Cellular Service	
Yes		
4.3 City of Chicago Bureau Parking		<u>\$_21,407.00</u>
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL	60602	
City State	e Zip Code Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and anot		
	that you did not report as priority claims	
Check if this claim relates to a		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Polit Const	
	Other. Specify Debt Owed	
Yes Comcast Cable	Last 4 digits of account number 7422	\$ 300.00
4.4	Last 4 digits of account number	\$ <u>000.00</u>
Creditor's Name 1701 John F. Kennedy Blvd	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Philadelphia PA	19103 Unliquidated	
	e Zip Code Disputed	
Who owes the debt? Check one.	□ Бізрико	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and anot	ther Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Cable Bill	
Yes	Other. Specify	

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4.5	Commonwealth Edison	Last 4 digits of account number 7422	\$ 2,000.00
	Creditor's Name	2040	
	3 Lincoln Center 4th Floor	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.6	Equifax	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name PO Box 740241	When was the debt incurred? 7/27/2017 12:00:00 AM	
	Number Street	when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta GA 30374	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
4.7	Yes Experian	Last 4 digits of account number	\$ 0.00
4.7	Creditor's Name	Last 4 digits of account number	¥
	PO Box 2002	When was the debt incurred? 7/27/2017 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Allen TX 75013	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		Two of NONDRIODITY was a sense of a leiter	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	La people to periodori or provincionaling piano, and outer offilial debts	
	No	Other. Specify	
	Yes		

Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Main Case 17-26010 Page 22 of 60 Case Number (if known) Document Dynasty Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 8,138.00 Last 4 digits of account number ______7422

Creditor's Name	When was the debt incurred? 2016	
PO Box 19509	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62794	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes 4 0 Illinois State Toll Hwy Auth	Last 4 digits of account number 7422 \$	1,370.00
7.5	Last 4 digits of account number ⁷⁴²² \$_	1,570.00
Creditor's Name 2700 Ogden Ave.	When was the debt incurred? 2016-2017	
Number Street		
Number Sueet		
	As of the date you file, the claim is: Check all that apply.	
Downers Grove IL 60515-1703	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Tour our Fines	
Yes	Other. Specify Fines	
4.10 Peoples Gas	Last 4 digits of account number 7422 \$_	2,000.00
Creditor's Name		
200 E. Randolph Dr.	When was the debt incurred? 2016	
Number Street		
	As of the date you file the plaint in Oberland that could	
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60601	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
· -	— · · · 	

Official Form 106E/F

Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Main Page 23 of 60 Case Number (if known) Document Debtor 1 Dynasty Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, a	nd so forth.	l otal Claim
4.11	PLS Financial	Last 4 digits of account number _	7422	\$ <u>500.00</u>
	Creditor's Name		2012	
	800 Jorie Blvd, 2nd Floor	When was the debt incurred?	2012	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Oak Brook II 60522	Contingent		
	Oak Brook IL 60523 City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separa	ition agreement or divorce	
[Check if this claim relates to a	that you did not report as priority o	laims	
١.	community debt	Debts to pension or profit-sharing	plans, and other similar debts	
	s the claim subject to offest?			
	Yes	Other. Specify PayDay Loan		
4.12	Santander Consumer USA	Last 4 digits of account number _	7422	\$ 11,270.00
4.12	Creditor's Name			· · · · · · · · · · · · · · · · · · ·
	PO Box 560284	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is	3: Check all that apply.	
		Contingent		
	Fort Worth TX 75356	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	-		
l i	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	Ciaiii.	
l i	At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority of	-	
"	community debt	Debts to pension or profit-sharing		
!	s the claim subject to offest?	_		
	No	Other. Specify Deficiency, Re	epo'd/Surr'd Auto	
	Yes		7077	. 0.00
4.13	Secretary of State	Last 4 digits of account number _	<u>7877</u>	\$ <u>0.00</u>
	Creditor's Name 2701 S. Dirksen Pkwy.	When was the debt incurred?		
	Number Street			
		A confidence of the second file of the collection to	Olas I all II all all all all all all all al	
		As of the date you file, the claim is	:: Check all that apply.	
	Springfield IL 62723	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
!	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separa	-	
[Check if this claim relates to a	that you did not report as priority o		
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing	pians, and other similar debts	
i	No	Other. Specify Notice Only		
i	Yes	Other. Specify		

Entered 08/30/17 12:23:16 Desc Main Case 17-26010 Doc 1 Filed 08/30/17 Page 24 of 60 Case Number (if known) Document Dynasty Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

444	Sprint	Last 4 digits of account number 7422	\$ 1,100.00
4.14	Creditor's Name	Last 4 digits of account number	-
	PO Box 7949	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 66207	Unliquidated	
	City State Zip Code		
Y	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ľ	s the claim subject to offest? No	Hills, Pills /Callular Carrier	
1	Yes	Other. SpecifyUtility Bills/Cellular Service	
4.15	T-Mobile	Last 4 digits of account number 7422	\$ 289.00
7.10	Creditor's Name		,
	PO Box 742596	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	·	Contingent	
	Cincinnati OH 45274-2596	Unliquidated	
	City State Zip Code	Disputed	
¥	Who owes the debt? Check one.	L Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other. Specify Utility Bills/Cellular Service	
Ī	Yes	Other. SpecifyOthins/Ceridial Service	
4.16	TitleMax	Last 4 digits of account number 7422	\$ 500.00
	Creditor's Name		
	7528 W North Ave	When was the debt incurred? 2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmwood Park IL 60707	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONDDIODITY uncocured claim:	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	Debits to pension or profit-straining plants, and outer similar debits	
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes	Onto Opposity	

Official Form 106E/F

Page 25 of 60 Case Number (if known) Document Dynasty Debtor 1

Part 2: Your NONPRIORITY Unsecured Claims	- Continuation Page					
After listing any entries on this page, number then	n beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim			
4.17 Transunion	Last 4 digits of account number _		\$ <u>0.00</u>			
Creditor's Name		7/27/2017 12:00:00 AM				
PO Box 1000	When was the debt incurred?	7/27/2017 12:00:00 AM				
Number Street						
	As of the date you file, the claim is	s: Check all that apply.				
	Contingent					
Chester PA 19022	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only	_					
Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
Debtor 1 and Debtor 2 only	Student loans	i Claiii.				
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce				
	that you did not report as priority of	•				
Check if this claim relates to a community debt	Debts to pension or profit-sharing					
Is the claim subject to offest?	Debts to pension of profit-sharing	plans, and other similar debts				
No	Other. Specify					
Yes	Other. Opecity					
4.18 Value Auto Mart	Last 4 digits of account number _	9226	\$ <u>9,903.00</u>			
Creditor's Name		0045				
PO Box 1817	When was the debt incurred?	2015				
Number Street						
	As of the date you file, the claim is: Check all that apply.					
	Contingent					
Evanston IL 60204	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
	Turns of NONDRIORITY	l alaim.				
Debtor 2 only	Type of NONPRIORITY unsecured Student loans	i ciaim:				
Debtor 1 and Debtor 2 only	一	ation agreement or diverse				
At least one of the debtors and another	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?	Debts to pension or profit-straining	plans, and other similar debts				
No	Other. Specify Deficiency, Re	epo'd/Surr'd Auto				
Yes	Other. Specify					
4.19 Village of Elmwood Park	Last 4 digits of account number _	7422	\$ <u>100.00</u>			
Creditor's Name		0040				
11 Conti Parkway	When was the debt incurred?	2016				
Number Street						
	As of the date you file, the claim is	s: Check all that apply.				
	Contingent					
Elmwood Park IL 60707	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONDBIORITY upgestred	l alaim.				
 	Type of NONPRIORITY unsecured	i ciaiii.				
Debtor 1 and Debtor 2 only	Student loans	ation agreement or diverse				
At least one of the debtors and another	Obligations arising out of a separa	-				
Check if this claim relates to a	that you did not report as priority of					
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	pians, and other similar debts				
No	Other Specify Fines					
Ves	Other. Specify Fines					

Schedule E/F: Creditors Who Have Unsecured Claims

List Others to Be Notified for a Debt That You Already Listed

Page 26 of 60 Case Number (if known) Document Dvnastv Debtor 1

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 111 W Jackson Blvd Ste 600 Part 1: Creditors with Priority Unsecured Claims Line 3 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60604 Last 4 digits of account number _____ 7877_____ Chicago State Zip Code IDES, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 33 S. State Street Line 8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street 8th Floor IL 60603 Last 4 digits of account number _____ 7422_____ Chicago State Zip Code City The Illinois Tollway, Bankrupty Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 5544 Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60680 Last 4 digits of account number _____7422_____ City State Zip Code American Infosource, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line __15_ of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 248848 Part 2: Creditors with Nonpriority Unsecured Claims Number Oklahoma City OK 73124 Last 4 digits of account number _____ 7422____ State Zip Code Clerk, First Mun Div, 15-M1-129226 On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims Line 18 of (Check one): 50 W. Washington St., Rm. 1001 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number ____ 9226_____ IL 60602 City State Zip Code Jerry M Salzberg, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line 18 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 5718 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number ____9226 Elgin IL 60121 City State Zip Code

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Dynasty Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 17 1	26010 Doc 1	Filed 09/20/17	Entore d	08/30/17 12:	:23:16	Desc Main	
Fill	l in this in	formation to identif				of 60			
De	ebtor 1	Dynasty		Wheaton					
		First Name	Middle Name	Last Name					
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name					
Un	ited States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	ILLINOIS					
Ca	ıse Number	-		(State)				Check if this is a	an
(If	known)							amended filing	
Offi	cial F	orm 106G							
Sch	edule	G: Executor	ry Contracts and	Unexpired Lease	es				
nform additio	nation. If r onal page o you hav	more space is neede s, write your name a re any executory co	ed, copy the additional page and case number (if known ntracts or unexpired leases		ries, and attac	h it to this page. On	the top of any		
	_			acts or leases are listed in Sc					
	_ 100.11		ass. Solon oven il the contra	Sta St. ISGOOD GIO IISTOG III OU		. Sporty (Sillolai i Olli			
	•	• •		nave the contract or lease. The			•		
	cample, re nexpired le		eii prione). See the instruction	ons for this form in the instruc	cuon booklet fo	or more examples of o	executory contr	racis and	
F	Person or	company with who	m you have the contract or	lease		State what the cont	tract or lease is	s for	
2.1									
2.1	Impact Name	Realty Group							
		. Kinzie St.							
	Number	Street							
	Chicago City)	IL 60 State Zi	0624					
2.2	y		5.0.0 Zij						
	Name								
	Number	Street							
	1 TOTAL	Sueet							
	City		State Zi	p Code					
2.3									
_	Name								
	Number	Street							
	City		State Zij	ρ Code					
2.4									
	Name								
	Number	Street							
	City		State Zi	p Code					
2.5	- 179		J. J						
۷.۵	Name								
	Number	Street							
	inumber	ગામના							

State Zip Code

City

Fill in this information to identify your case:			
Debtor 1	₁ Dynasty		Wheaton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.							
1. [Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	■ No.							
	Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include							
'	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3.							
	=		ise, or legal equivalent live with yo	ou at the time?				
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No						
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.			
								
		Name of your spouse, former spouse or l	legal equivalent					
		Number Street						
		City	State	Zip Code				
		•	• •		pouse is filing with you. List the person			
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,			
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00				
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt			
					Check all schedules that apply:			
3.1					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City	<i>I</i>	State	Zip Code	_			
3.2					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City		State	Zip Code	_			
3.3					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City	/	State	Zip Code				

Official Form 106H Record # 749145 Schedule H: Your Codebtors Page 1 of 1

				30 00
Fill in this in	formation to ident	ify your case:		
Debtor 1	Dynasty		Wheaton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	Bankruptcy Court for	the : NORTHERN DISTRICT C	OF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following da
fficial F	orm 106I			
	<u> </u>			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Packer		
	Occupation may Include student or homemaker, if it applies.	Employers name	DHL Express		
		Employers address	570 Polaris Parkw	yay Department 110	
			Westerville, OH 43	3082	,
		How long employed there?	Since 8/1/2017		-
		, , , , , , , , , , , , , , , , , , ,	011100 01 112011		
Pa	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, combi	ine the information for a		. , ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$1,584.61	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$1,584.61	\$0.00

 Official Form 106I
 Record # 749145
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Dynasty

Dynasty Document Wheaton

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		btor 2 or ing spouse	
	Copy	y line 4 here	4.	\$1,584.61		\$0.00	
5. L	ist all	payroll deductions:					
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$237.68		\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$31.68		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. I	nsurance	5e.	\$0.00		\$0.00	
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00	
	5g. L	Jnion dues	5g.	\$0.00		\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00	
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$269.36		\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,315.25		\$0.00	
8. L i	st all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$286.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash		,		,	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify: Prorated Tax Refund,	8h.	\$643.08		\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$929.08		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,244.33	+	\$0.00	\$2,244.33
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, ,	L	7000	+=,= : :::00
State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.							
	Spec	ify:					11. \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies							12. \$2,244.33
13.	Do y	ou expect an increase or decrease within the year after you file this for	m?				
	\\ \X\	No. Yes. Explain:					

Fill in this ir	nformation to identify your	case:				
Debtor 1	Dynasty		Wheaton	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	ent showing post of the following d	-petition chapter 13 late:
United States	Bankruptcy Court for the : <u>N</u>	ORTHERN DISTRICT O	F ILLINOIS			
Case Numbe	r		_	MM / DD /	YYYY	
				A separate	filing for Debtor	2 because Debtor 2
<u>Oπiciai F</u>	orm 106J			maintains a	a separate house	hold.
Schedul ———	e J: Your Expe	enses				12/14
	· · · · · · · · · · · · · · · · · · ·			are equally responsible for supplyi ges, write your name and case nun	=	
Part 1:	Describe Your Household					
1. Is this a joi						
	Go to line 2.	arrata hayraahald?				
L res.	Does Debtor 2 live in a sep	arate nousenoid?				
	Yes. Debtor 2 must fil	le a separate Schedul	e J.			
2. Do you l	have dependents?	□ No				15
	st Debtor 1 and	H	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2		100:1 111 001	dent	Daughter	13	No
Do not s names.	tate the dependents'					X Yes
namos.				Son	7	No X Yes
						No
				Son	_ 3	X
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
yourself	and your dependents?	Yes				
	Estimate Your Ongoing Mont					
-				n as a supplement in a Chapter 13 check the box at the top of the for	=	
the applicable	date. ses paid for with non-cash	n government assista	nce if you know the value			
	ance and have included it	-	=	.)	Y	our expenses
4. The ren	tal or home ownership exp	enses for your reside	ence. Include first mortgage	e payments and		
_	for the ground or lot.				4.	\$300.00
	cluded in line 4:					* 0.00
	eal estate taxes	atorio incuresses			4a.	\$0.00 \$0.00
	operty, homeowner's, or ren ome maintenance, repair, an				4b. 4c.	\$20.00
	omeowner's association or c				4c. 4d.	\$0.00

Document Dynasty

Debtor 1

Case Number (if known) _

ebtor 1	First Name Middle Name Last Name	Number (if known)		
			Your expens	ses
5. <i>A</i>	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. l	Jtilities:			
6	Sa. Electricity, heat, natural gas	6a.		\$250.00
6	Sb. Water, sewer, garbage collection	6b.		\$0.00
6	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$190.00
6	6d. Other. Specify:	6d.	\$	0.00
7. F	Food and housekeeping supplies	7.		\$575.00
3. (Childcare and children's education costs	8.		\$0.00
9. (Clothing, laundry, and dry cleaning	9.		\$195.00
10. F	Personal care products and services	10.		\$70.00
11. I	Medical and dental expenses	11.		\$40.00
12. 1	Fransportation. Include gas, maintenance, bus or train fare.	12.		\$289.00
[Do not include car payments.			
13. E	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. (Charitable contributions and religious donations	14.		\$0.00
15. I	nsurance.			
[Do not include insurance deducted from your pay or included in lines 4 or 20.			
1	15a. Life insurance	15a.		\$0.00
1	15b. Health insurance	15b.		\$0.00
1	15c. Vehicle insurance	15c.		\$75.00
1	15d. Other insurance. Specify:	15d.		\$0.00
	Faxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	Specify:	16.		\$0.00
	nstallment or lease payments:			
1	17a. Car payments for Vehicle 1	17a.		\$0.00
1	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted			
	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
		20e.	\$	0.00
2	20e. Homeowner's association or condominium dues	20e.	Ψ	0.00

Official Form 106J Record # 749145 Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Main Document Page 34 of 60
Case Number (if known)

Dynasty Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$30.00 21. Other. Specify: ___Pet Care (\$30.00), 21. 22.. Your monthly expense: Add lines 4 through 21. \$2,034.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,244.33 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,034.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$210.33 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 749145 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Dynasty		Wheaton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is N	OT an attorney to help you fill out bankruptcy	forms?
No	or an account to hop you in our samulapity	
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ad the summary and schedules filed with this	s declaration and that they are true and
/s/ Dynasty Wheaton Signature of Debtor 1	Signature of Debtor 2	
-	· ·	
Date 08/29/2017 MM / DD / YYYY	Date MM / DD / YYYY	/

			ocument to	uc ou t
Fill in this in	formation to iden	tify your case:		
Debtor 1	Dynasty		Wheaton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _		
Case Number	r		(State)	
(If known)			_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.										
Give Details About Your Marital Status and Where You Lived Before										
01. What is your current marital status?										
Married										
Not married										
02 During the last 3 years, have you lived anywhere other	02 During the last 3 years, have you lived anywhere other than where you live now?									
No.										
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.										
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there							
		Same as Debtor 1	Same as Debtor 1							
540 N Leamington Ave., Chicago IL 60644-1622	FROM 04/2015									
	To 04/2016									
		Same as Debtor 1	Same as Debtor 1							
1039 N Lockwood Ave., Chicago IL 60651-2821	FROM 2012 To									
	04/2015									
03 Within the last 8 years, did you ever live with a spouse	- :		-							
property states and territories include Arizona, Califor and Wisconsin.)	ilia, idalio, Louisialia, N	evada, New Mexico, Fuerto Rico, Texas	s, wasnington,							
No.										
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).										
Part 2: Explain the Sources of Your Income										

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Debtor 1 Dynasty Wheaton Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$5,769 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips \$4,000 the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$3,170 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) \$11,784 Operating a business Operating a business Wages, commissions, Wages, commissions, \$14.331 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$286 per month From January 1 of current year until the date you filed for bankruptcy: Unemployment \$6.573 For last calendar year: Compensation (January 1 to December 31, 2016) LINK \$3,432 LINK \$4,000 est For last calendar year: (January 1 to December 31, 2015)

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Dynasty Wheaton Case Number (if known) _ Debtor 1 First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of Reason for this payment Total amount Amount you still payment Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures

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Dynasty Wheaton Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Contract First Municipal Division, Cook County Value Auto Mart, Inc. VS Dynasty On appeal Wheaton Circuit Court, IL ☐ Concluded Case #15-M1-129226 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. П No. Yes. Fill in the details

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Wheaton

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Case Number (if known)

First Name Middle Name Last Name Amount of payment **Party Contact Info** Description and value of any property transferred Date payment or transfer Geraci Law L.L.C. 2017 Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Dynasty

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Dynasty Wheaton Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Dynasty Wheaton Case Number (if known) _ First Name Middle Name Last Name **Dynasty Wheaton Cleaning Services** Describe the nature of the business **Employer Identification number** Do not include Social Security number or 4917 W. Cortez Cleaning service Chicago, IL 60644 EIN: XXX-XX-7422 Name of accountant or bookkeeper Dates business existed N/A FROM 01/2016 TO 04/30/2017 Dynasty's Hair Beauty Describe the nature of the business **Employer Identification number** Do not include Social Security number or 1039 N. Lockwood Chicago, IL Hair Stylist 60651 EIN: XXX-XX-7422 and Name of accountant or bookkeeper Dates business existed 4917 W. Cortez St. Chicago, IL 60651 FROM 07/2013 TO 01/2016 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dynasty Wheaton Signature of Debtor 2 Signature of Debtor 1 Date 08/29/2017 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person ______. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re								
Dyna	sty Wheato	n / Debtor			Case 1	No:		
					Chapt	ter:	Chapter 13	
		DISCI	LOSURE OF COMI	PENSATION OF	ATTORNEY FOR	DEE	BTOR	
comp	ensation paid	1 U.S.C. § 329(a) and Fedd to me within one year be rendered on behalf of the control of the con	efore the filing of the	petition in bankru	iptcy, or agreed to be	e paid	d to me, for servi	ces
	For legal ser	vices, I have agreed to acc	cept	\$4,000.00				
	Prior to the f	filing of this statement I ha	ave received	\$0.00				
	Balance Due	;		\$4,000.00				
2.	The source o	f the compensation paid to	o me was:					
	Debtor	(s) Other: (sp	pecify)					
3.	The source o	f compensation to be paid	to me is:					
I	Debto	or(s) Other: (sp	nacify)					
4.		ot agreed to share the above		sation with any o	ther person unless th	ey ar	re members and a	ssociates
	of my la attached		reement, together wi	th a list of the nan	nes of the people sha	ring	in the compensat	
	In return for t case, includir	the above-disclosed fee, I larg:	have agreed to rende	r legal service for	all aspects of the ba	ınkruj	ptcy	
8	-	s of the debtor's financial	situation, and render	ring advice to the	debtor in determining	g who	ether to file a peti	ition in
1	bankrup		:		.dla		i 4.	
	•	tion and filing of any petiti				•		c
(c. Represe	ntation of the debtor at the	e meeting of creditor	s and confirmation	n nearing, and any ac	ajouri	ned nearings ther	eor;
6. I	By agreemen	t with the debtor(s), the ab	pove-disclosed fee do	oes not include the	e following service:			
				RTIFICATION				
	ŗ	I certify that the forego				ent fo	or	
		Date: 08/30/2017	/s/	Lizette Villegas				
		Date	Si	gnature of Attorn	еу			
			(Geraci Law L.L.C.				

749145 Page 1 of 1 Record #

Name of law firm

UNITED STAPES BANKREPT CYCOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Mair 3. Personally review with the debtor and signeral computed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Mail 2. Inform the debtor that the debtor recommendate and the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



CARA Page 3 of 6

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Mair (d) Any portion of the retainer that 95 4100 Catroned To Properties will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-26010 Doc 1 Filed 08/30/17 Entered 08/30/17 12:23:16 Desc Mair F. ALLOWANCE AND PAYMENT OF PATTORNEYS PERS AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\(\frac{\infty}{\chi} \). toward the flat fee, leaving a balance due of \$\(\frac{\infty}{\chi} \). and \$\(\frac{\infty}{\chi} \). for expenses, leaving a balance due for the filing fee of \$\(\frac{\infty}{\chi} \).
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/2/1

Signed:

Deblor(s) Weuba

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-26010 Doc 1 Filed Gersei Haw Entered 08/30/17 12:23:16 Desc Main National Headquarters: 55 E. Monroe Street #3499 Chicappa Le 60893 Of 1-896-925-1313 help@geracilaw.com



Date: 7/27/2017

Consultation Attorney: LIZ

Record #: 749-145

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\frac{10}{20}\] per month for $\frac{30}{20}\$ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

11/1	x.B	Imayey Whace Tynasty Wheaton (Debtor)	br X	····
11/1	9	ýnastý Wheaton (Debtor)	(Joint Debtor)	
Datou. () / 10 / 100 / 1	, į	M.	· · · · · · · · · · · · · · · · · · ·	Dated: 07/27/2017
Attorney for the Debtor(s) Representing Geraci Law L.L.C.	A	tion ey for the Debtor(s)	Representing Geraci Law L.L.C.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dynasty Wheaton / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/29/2017 /s/ Dynasty Wheaton

Dynasty Wheaton

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Dynastv

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/29/2017	/s/ Dynasty Wheaton		
	Dynasty Wheaton	•	
Dated: 08/30/2017	/s/ Lizette Villegas		
	Attorney: Lizette Villegas	•	

le/ Dynaety Whoaton

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	Dynasty	Wheaton	Case Number (if kn	10Wh)
tor 1	First Name	Middle Name Last Name	•	
	Answer These Questions	for Reporting Purposes		
irt 6:	Answer Inese Coestions		nsumer debts? Consumer debts are defin	ned in 11 U.S.C. § 101(8)
	hat kind of debts do ou have?	as "incurred by an individual priduced priduced by an individual priduced by as a second priduced by a second prid	marily for a personal, family, or household pu	rpose.*
		Yes. Go to line 17.	·	
		money for a business or investi	usiness debts? Business debts are debts ment or through the operation of the business	that you incurred to obtain s or investment.
	·	No. Go to line 16c. Yes. Go to line 17.	debte ev business de	ahte
		16c. State the type of debts you own	e that are not consumer debts or business de	30.6.
	Are you filing under Chapter 7?	No. I am not filing under Cha		
	o you estimate that after	Yes. I am filing under Chapter administrative expenses	Do you estimate that after any exempt pl are paid that funds will be available to distrib	roperty is excluded and oute to unsecured creditors?
	nny exempt property is excluded and	□No.		
	administrative expenses	Yes.		
	are paid that funds will be available for distribution	-	· ·	
	to unsecured creditors?			5
3. !	How many creditors do	1-49	1,000-5,000	25,001-50,000 50,001-100,000
	you estimate that you	☐ 50-99	☐ 5,001-10,000 ☐ 10,001-25,000	☐ More than 100,000
	owe?	☐ 100-199 ☐ 200-999	T 10,001 palaa-	
		\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	How much do you estimate your assets to	\$50,001-\$100,000	\$10,088,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
		□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	
	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
20.	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐ More than \$50 billion
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 ballon
Par	t 7: Sign Below			
For	you	correct.	I declare under penalty of perjury that the inf	
		of title 11, United States Code. I u under Chapter 7.	oter 7, 1 am aware that I may proceed, if eligil Inderstand the relief avallable under each cha	About and a service of
		this document, I have obtained an	did not pay or agree to pay someone who is dread the notice required by 11 U.S.C. § 34	<i>r</i>
			the chapter of title 11, United States Code,	
	•	I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, ar	ment, concealing property, or obtaining mon- in fines up to \$250,000, or imprisonment for id 3571.	up to 20 years, or both.
		Signature of Debtor 1.	lkod × sig	nature of Debtor 2
		MO, 0	9 12017 ==-	ecuted on
1	•	Executed on : 08/8	EX	MM / DD / YYYY

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				<u> </u>		
Fill in this in	formation to identify	your case:				
	Dynasty		Wheaton	·		
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2			Last Name		•	
(Spouse, if filing)	First Name	Middle Name				
United States	Bankruptcy Court for the	: NORTHERN District	of ILLINOIS (State)		· 	
Case Numbe	т				Check if this is an	
(II Allowing					amended filing	
Official F	orm 106 Dec	<u> </u>		•		
		_	Debtor's Sche	dules		12/15
Jeclara	tion About a	an individual	Dentor's Conc	- Guico		
tue medied	naania ara filing toget	her, both are equally re	sponsible for supplying co	rrect information.	•	
					and the support of	
ou must file t	this form whenever yo	u file bankruptcy sched	lules or amended schedule	s, Making a false statement,	concealing property, or morisonment for up to 28	
btaining mor	ey or property by frau . 18 U.S.C. §§ 152, 134	id in connection with a l 4 1519, and 3571.	bankruptcy case can resum	in fines up to \$250,000, or ir	mp.100,1110111 101 2P 12 22	
rears, or both	. 16 0.3.0. 33 132, 134	,, 1010, 4114 40-11				
	Sign Below					
Did you pa	y or agree to pay som	eone who is NOT an at	torney to help you fill out b	ankruptcy forms?		
No.						
	N of Damen			Attach Bankruptcy	Petition Preparer's Notice, Declaration, a	nd
∐ Yes.	Name of Person			Signature (Official	Form 119).	
				•		
	•					
			*		•	
linder ner	alty of neriury. I decla	re that I have read the :	summary and schedules file	ed with this declaration and t	that they are true and	
correct.						
1	•					
K.Ph	marce Wh	octa	×			
Signat	ure of Debtor 1		Signature of D	ebtor 2		;
1	mary Who tire of Debtor 1 : 04 12 9 12017			· •	•	
Date_	: 08 12 4 12017		Date	DD / YYYY		

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	D. marks		Wheaton	Case Number (if known)
Debtor 1	Dynasty First Name	Middle Name	- Last Name	
	Luzi umio			

I have read the answers on this Statement of Financial Affairs and answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250, 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ny attachments, and I declare under penalty of perjury that the ment, concealing property, or obtaining money or property by fraud 000, or imprisonment for up to 20 years, or both.
* Parmoly Wheeler Signature of Debter 1	Signature of Debtor 2
Date ON / 29/2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of Financial Affa	airs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	
Yes	
Did you pay or agree to pay someone who is not an attorney to hel	p you fill out bankruptcy forms?
■ No □ Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community

property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.

9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.

11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining countrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.

12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.

13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets

14: RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or reality commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.

JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.

16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each

17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Faderal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign

Dated: Of /

Dynasty Wheaton

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dynasty Wheaton / Debtor

Bankruptcy Docket #:

Judge:

REGIVERIE (OAT TON COEFERE REDIRE) RUMATRO).

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Dynasty Wheaton

Date: 08 / 29 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

if you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Dynasty Wheaton / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Form B 201A, Notice to Consumer Debtor(s)

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